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CONTENTS

NOVELETTE

- ACE IN THE HOLE by *Dick Ellis* 140

SHORT STORIES

THE WAY OF JUSTICE by <i>Edward D. Hoch</i>	2
CHILL OF AUTUMN by <i>Fred S. Tobey</i>	18
SIRENS IN THE NIGHT by <i>Robert Arthur</i>	28
THE DEFENSE OF AGAMEMNON by <i>A. M. Lightner</i>	32
PACKAGE DEAL by <i>Jack Ritchie</i>	44
SUICIDE CLAUSE by <i>Richard Deming</i>	49
SOMETHING VERY SPECIAL by <i>Fletcher Flora</i>	66
THE CLEVER SHERIFF by <i>Richard Hardwick</i>	72
LESTER USES HIS HEAD by <i>Arthur Porges</i>	83
THE APPRENTICE by <i>Clark Howard</i>	93
THE CLAM ALBATROSS by <i>Ed Lacy</i>	105
WILLIE BETTS, BANKER by <i>Mike Brett</i>	110
A NICE PLACE TO VISIT by <i>Carroll Mayers</i>	124
OFF TRAIL by <i>Ray T. Davis</i>	134

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In transforming fantasy to usage, rarely, indeed, will the visionary emerge with a whole skin.



MR. NEBER, the manager, became curious about the brown zipper bag at my feet. He left his desk near the bank's front doors and strolled over to my window. "What's in the bag, Fred? Your lunch?"

"No, sir," I said. "Twenty thou-

sand dollars, in cash, all mine."

He grinned. "Going to go south?"

"No, sir," I said.

He went back to his desk to okay a depositor's check.

I glanced at the clock and closed my window for a ten-minute break. I picked up my bag and went over to the water cooler.

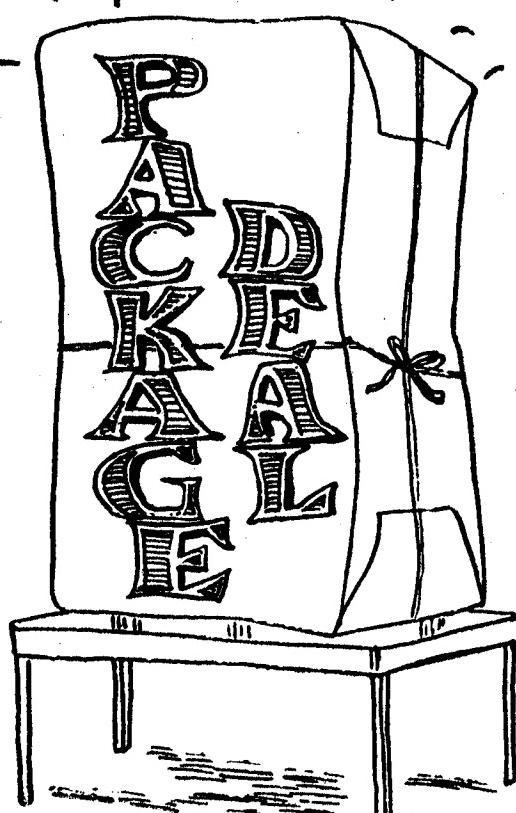
Jim Merril read a newspaper. "I see Randall was released alive," he said.

"Randall?"

"Amory Randall," Jim said. "He was kidnapped five days ago." He turned the paper to one of the inside pages. "Randall says it was a one-man job. Or at least he saw only one man. The kidnapper wore a hood. The only thing Randall did notice about him was that he wore a red-stone ring. But I could tell you one more thing. The kidnapper wasn't too bright."

"Why do you say that?"

"Because all he asked for was a lousy twenty thousand dollars. He



BY JACK RITCHIE

could have made it a hundred thousand, easy. Randall's loaded." Jim read for half a minute more. "As soon as Randall's wife got the note, she notified the police."

"I suppose they set up some kind of a trap for the kidnapper?"

"Doesn't say anything about that here. I guess they decided to go along with the kidnapper's instructions. After all, they wanted to get Randall back alive first. But they'll get the kidnapper anyway."

"Why?"

"The money was marked. Well,



I don't know if they actually marked it. But the police have a record of the serial numbers of the bills."

"Is that what the papers say?"

"No. But that's the way the police operate."

I finished my cup of water, picked up my bag, and went downstairs to the vault room. At the foot of the stairs I got rid of my cigarette and turned the corner.

Parker was on guard. He raised a hand slightly, "Hi."

I nodded and peered inside the room-size vault. The Friday shipment to our branch in Evansville lay on the table. One hundred thousand dollars.

Parker and I have been on the same bowling team for eight years. He hesitated a second and then grinned. "Help yourself."

I stepped inside and looked around. A few seconds later I asked, "Do you smell smoke?"

Parker sniffed and then frowned. "Yeah." He stepped outside the vault and then disap-



PACKAGE DEAL

peared. He came back in thirty seconds. "Somebody dropped a butt into the wastebasket around the corner. No damage though. Just a little smoke."

His eyes went to the stack of money on the table and automatically he counted the packages.

I looked at my watch. "Well, back to the treadmill."

Mr. Neber happened to be looking in my direction as I came up the stairs.

I went to my window and put down the bag. There were no customers waiting.

At the next window, Jim Merrill had no business either. "I wonder if he's just an ordinary guy," Jim said.

"Who?"

"The kidnapper. He could be somebody just average who decided he needed the money."

"Perhaps," I said.

Somebody came to Jim's window to make a deposit. When he was finished, Jim turned to me again. "I suppose he probably knows the money is marked?"

"Possibly," I said.

"Maybe he figures on selling the money to a fence, or whatever you call them, for fifty cents on the dollar."

"Someone like that might be hard to find," I said.

Mr. Neber came to my window

again. He looked down at the bag. "Twenty thousand, huh?"

"Yes, sir."

"And you just carry it around? You don't trust banks?"

"I do, sir," I said. "But I decided that I'd like to have it near me for a while."

He studied the bag again. "Your life savings?"

"Partly, sir," I said. "and I've had a little luck on the market."

He decided to chuckle. "I don't believe you, Fred."

"But I'm telling the truth, sir," I said. I stooped and zippered open the bag.

He peered down and rubbed his jaw. "In neat little wrapped packages?"

"Yes, sir," I said. I closed the bag.

He left, and I noticed that he went downstairs to the vault room.

Jim had been listening and watching. "What's this all about? Some kind of a practical joke?"

"No," I said. "No joke."

During the next ten minutes he studied me covertly. His eyes seemed drawn to the white band on my finger where the ring had been.

Mr. Neber came up from the vault room. "Fred, you have no authorization to enter the vault room at any time. You know that."

"I'm sorry, sir," I said. "I was

just curious. Did it on impulse."

He cleared his throat. "While you were inside the vault, there was a little incident? Parker stepped outside the room for a few seconds?"

"Yes, sir," I said. "Somebody had dropped a lighted cigarette into a wastebasket. But no harm done."

Mr. Neber went back to his desk. He sat down and frowned in thought.

At eleven the armored truck drew up in front of the bank and three guards entered. Mr. Neber went with them down to the vault room. They came back five minutes later carrying the money.

Mr. Neber looked at me and at my bag, and an idea seemed to strike him. "Hold it," he said to the guards. "Put the money on this desk. I want to be sure it's all there."

One of the guards shrugged. "All right. But I counted the packages myself."

"Ah," Mr. Neber said, "You counted the packages, but how do you know the money is inside them? Break open all the bundles," he ordered.

Ten minutes later he wiped his forehead with a handkerchief. "It's all there." He looked at me. "And you've still got twenty thousand dollars in that bag?"

"Yes, sir," I said.

Jim Merril had been watching, as indeed had almost all the other employees. He drew Mr. Neber to one side and began whispering into his ear.

Mr. Neber's eyes widened.

"Look," one of the guards said impatiently, "do we take the money to the truck now?"

"No," Mr. Neber said. "Not yet." He walked to his desk, picked up the phone, and dialed. When he put down the phone, he remained seated. He appeared to be waiting for something.

In minutes I heard the faint sound of sirens. I closed my window and picked up my bag. "Frankly, I feel a bit ill," I said. "I'm sorry, but I believe I should go home and get to bed."

Mr. Neber rose from his desk. "Guards, seize that man."

And they did.

The police poured into the building a few moments later and I was quickly handcuffed.

I closed my eyes and slipped to the floor.

Someone dashed a paper cup of water into my face and I was hauled to my feet.

Mr. Neber, Jim Merril, and a police officer who was evidently in charge had a small private conference and then approached me.

"So he brought the ransom money here in that bag?" the police

officer said, looking right at me.

"That's right, Lieutenant," Mr. Neber said. "Of course if he succeeded in making the switch, and I believe that he did, the ransom money would now be on that desk over there." He pointed to the hundred thousand dollars.

Jim felt he had to speak too. "He knew the money was marked and he had to get rid of it. So he went down into the vault, distracted Parker's attention for a minute, and then switched the twenty thousand dollars of ransom money for twenty thousand dollars of the bank's money. Since he worked here, he knew exactly how the money was packaged, and he figured no one would ever know the difference."

I slipped to the floor again but was not allowed to lie there long.

There was a delay while the lieutenant phoned headquarters for a list of the serial numbers of the ransom bills. When it arrived, his men went to work.

It was quite warm in the bank now. Curious spectators had managed to crowd in.

The officers going through the money in my bag finished first. "Well," one of them said, "I guess he made the switch. This money's clean."

The men checking the hundred thousand dollars on the desk were

through ten minutes later. A man with sergeant's stripes on his sleeve spoke up. "Nothing here, Lieutenant. The money's okay."

There was a long silence, and when Mr. Neber spoke, his voice squeaked. "You mean there *isn't* any ransom money? None at all?"

The sergeant nodded.

There was another silence and someone removed the cuffs from my wrists.

Mr. Neber was distinctly uncomfortable. "Fred," he said. "Would you like a raise?"

I drew myself up. "I have been humiliated and hounded in front of all these people. I am a delicate man and I have fainted twice. Possibly my emotional and physical health is irreparably damaged." I took the yellow sapphire ring out of my pocket and put it back on my finger. "I intend to sue for at least a million dollars," I said. "Possibly two."

"Now wait a minute, Fred," Mr. Neber said. "I'm sure that we can talk this over like sensible men."

And we did—Mr. Neber, and I, and the vice-presidents, and the directors, and at the end of the day I had another twenty thousand dollars to add to the contents of my brown zipper bag.

Yes, it takes money to make money. And, of course, a little imagination helps.